

Information to identify the case:

Debtor 1	<u>Joseph H Labonne Jr</u>	Social Security number or ITIN	xxx-xx-0096
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Rebecca A Labonne</u>	Social Security number or ITIN	xxx-xx-9881
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-19755-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph H Labonne Jr

Rebecca A Labonne
aka Rebecca A Gill, aka Rebecca A Jessie

10/4/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph H Labonne Jr
Rebecca A Labonne
Debtors

Case No. 19-19755-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 04, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph H Labonne Jr, Rebecca A Labonne, 305 N 11th St, Millville, NJ 08332-3105
518242980	+ Alpha Recovery Group, 6912 S. Quentin Street Unit #10, Centennial, CO 80112-4531
518242981	+ Barclay, 395 West Passaic St. Suite 205, Rochelle Park, NJ 07662-3016
518242982	+ Capital One, 3451 Harry S. Truman Blvd., St. Charles, MO 63301-4047
518242984	+ Capital One Bank, 3451 S. Harry S. Truman Blvd., St Charles, MO 63301-4047
518242987	+ Diversified Consultant, 10550 Deerwood Park Blvd., Jacksonville, FL 32256-0596
518242989	+ Inspira Medical Center-Woodbury, PO Box 150, West Berlin, NJ 08091-0150
518242990	+ Lowes, PO Box 385908, Minneapolis, MN 55438-5908
518257116	+ Quicken Loans Inc., Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518892163	#+ Santander Consumer USA Inc., John R. Morton, Jr., Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
518242995	+ South Jersey Gas, PO Box 29352, Phoenix, AZ 85038-9352

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 04 2024 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 04 2024 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 04 2024 20:28:00	Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275
518339872	EDI: ATLASACQU	Oct 05 2024 00:20:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste. 442, Teaneck, NJ 07666
518273895	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 04 2024 20:28:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
518242983	+ EDI: CAPITALONE.COM	Oct 05 2024 00:20:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
518271415	+ EDI: AIS.COM	Oct 05 2024 00:20:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518242985	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 04 2024 20:28:00	Chrysler Capital, POB 961275, Fort Woth, TX 76161-0275
518356257	+ EDI: AIS.COM	Oct 05 2024 00:20:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518242986	+ EDI: DISCOVER		

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User: admin

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		Oct 05 2024 00:20:00	Discover, PO Box 3025, New Albany, NY 43054-3025
518255714	EDI: DISCOVER		
		Oct 05 2024 00:20:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518242988	Email/Text: BNSFN@capitalsvcs.com		
		Oct 04 2024 20:27:00	First National Bank, 500 E. 60th Street N, Sioux Falls, SD 57104
518242991	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 04 2024 20:28:00	Midland Funding-Lowes, PO Box 2001, Warren, MI 48090-2001
518242992	+ Email/Text: NissanBKNotices@nationalbankruptcy.com		
		Oct 04 2024 20:27:00	Nissan Motor Acceptance, POB 660360, Dallas, TX 75266-0360
518252338	Email/Text: NissanBKNotices@nationalbankruptcy.com		
		Oct 04 2024 20:27:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518364480	EDI: PRA.COM		
		Oct 05 2024 00:20:00	Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518364076	EDI: PRA.COM		
		Oct 05 2024 00:20:00	Portfolio Recovery Associates, LLC, c/o Carnival, POB 41067, Norfolk VA 23541
518242993	+ EDI: PRA.COM		
		Oct 05 2024 00:20:00	Portfolio Recovery Assoc-Capital One Ban, PO Box 12914, Norfolk, VA 23541-0914
518242994	+ Email/Text: bankruptcyteam@quickenloans.com		
		Oct 04 2024 20:28:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
518318884	+ Email/Text: bankruptcyteam@quickenloans.com		
		Oct 04 2024 20:28:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518242996	+ Email/Text: bankruptcy@sw-credit.com		
		Oct 04 2024 20:28:00	Southwest Credit System, 4120 International Pkwy., Carrollton, TX 75007-1958
518246686	^ MEBN		
		Oct 04 2024 20:26:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518242997	+ EDI: PHINGENESIS		
		Oct 05 2024 00:20:00	TBOM-Genesis Retail, PO Box 4499, Beaverton, OR 97076-4499

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Terry Tucker	on behalf of Joint Debtor Rebecca A Labonne terrytucker@comcast.net
Terry Tucker	on behalf of Debtor Joseph H Labonne Jr terrytucker@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9